

BANKING THE WORLD



**Empirical Foundations
of Financial Inclusion**

edited by
**Robert Cull, Asli Demirgüç-Kunt,
and Jonathan Morduch**

Banking The World Empirical Foundations Of Financial Inclusion

Thyra A. Riley, Anoma Kulathunga



Banking The World Empirical Foundations Of Financial Inclusion:

Banking the World Robert Cull, Asli Demirguc-Kunt, Jonathan Morduch, 2021-08-03 Experts report on the latest research on extending access to financial services to the 2.5 billion adults around the world who lack it. About 2.5 billion adults, just over half the world's adult population, lack bank accounts. If we are to realize the goal of extending banking and other financial services to this vast unbanked population, we need to consider not only such product innovations as microfinance and mobile banking but also issues of data accuracy, impact assessment, risk mitigation, technology adaptation, financial literacy, and local context. In *Banking the World*, experts take up these topics, reporting on new research that will guide both policy makers and scholars in a broader push to extend financial markets. The contributors consider such topics as the complexity of surveying people about their use of financial services; evidence of the impact of financial services on income; the occasional negative effects of financial services on poor households, including disincentives to work and overindebtedness; and tools for improving access, such as nontraditional credit scores, financial incentives for banking, and identification technologies that can dramatically reduce loan default rates. Regulating the Crypto Economy Iris H-Y Chiu, 2021-10-21

This book focuses on the building of a crypto economy as an alternative economic space and discusses how the crypto economy should be governed. The crypto economy is examined in its productive and financialised aspects in order to distil the need for governance in this economic space. The author argues that it is imperative for regulatory policy to develop the economic governance of the blockchain-based business model in order to facilitate economic mobilisation and wealth creation. The regulatory framework should cater for a new and unique enterprise organisational law and the fund raising and financing of blockchain-based development projects. Such a regulatory framework is crucially enabling in nature and consistent with the tenets of regulatory capitalism. Further, the book acknowledges the rising importance of private monetary orders in the crypto economy and native payment systems that do not rely on conventional institutions for value transfer. A regulatory blueprint is proposed for governing such monetary orders as commons governance. The rise of Decentralised Finance and other financial innovations in the crypto economy are also discussed, and the book suggests a framework for regulatory consideration in this dynamic landscape in order to meet a balance of public interest objectives and private interests. By setting out a reform agenda in relation to economic and financial governance in the crypto economy, this forward-looking work argues for the extension of regulatory capitalism to this perceived wild west of an alternative economic space. It advances the message that an innovative regulatory agenda is needed to account for the economically disruptive and technologically transformative developments brought about by the crypto economy. **Artificial Intelligence and**

Economic Sustainability in the Era of Industrial Revolution 5.0 Abdalmuttaleb M. A. Musleh Al-Sartawi, Abdulnaser Ibrahim Nour, 2024-05-28 Industry 5.0 has been dubbed as the digital revolution with a soul. This book incorporates a wealth of research which integrates artificial intelligence (AI) with economic sustainability and Industry 5.0. It examines the human

centricity of the upcoming digital revolution and the role of sustainable technologies in enhancing the livelihoods of workers individuals communities and eventually societies It provides insight on important areas related to artificial intelligence sustainable development and society 5 0 The chapters present a wide range of topics including block cipher entrepreneurship and AI AI and stock trading decisions digital transformation knowledge management chatbot engineering cybersecurity and smart metering system This book is beneficial to scholars and academics who will find in it the knowledge of the support of AI and its contribution to economic sustainability and solutions to enhance human centricity and resilience

Enacting Globalization L. Brennan,2013-12-02 Enacting Globalization consists of a rich set of papers with a variety of disciplinary perspectives focusing on Globalization and its portrayal through International Integration as manifested by its myriad flows such as people trade capital and knowledge flows **Bringing E-money to the Poor** Thyra A. Riley,Anoma Kulathunga,2017-09-13 Moving toward universal access to financial services is within reach thanks to new technologies transformative business models and ambitious reforms Instruments such as e money accounts and mobile accounts along with debit cards and low cost traditional bank accounts can significantly increase financial access for those who are excluded Bringing e Money to the Poor Successes and Failures examines the lessons of success from four country case studies of gazelles Kenya South Africa Sri Lanka and Thailand that leapt from limitation to innovation by successfully enabling the deployment of e money technology These countries have thereby transformed the landscape of financial access to their poor In addition two country case studies Maldives and the Philippines yield lessons learned from constraints that stalled e money deployments Because technology is not a silver bullet the case studies also explore other strategic elements that need to be in place for a country to expand access to financial services through digital technology *The Oxford Handbook of Banking* Allen N. Berger,Philip Molyneux,John O. S. Wilson,2019 This third edition of the definitive guide to banking provides an overview and analysis of developments and research in the field written by leading academics researchers and practitioners

Card-Carrying Christians Rebecca C. Bartel,2021-05-24 In the waning years of Latin America s longest and bloodiest civil war the rise of an unlikely duo is transforming Colombia Christianity and access to credit In her exciting new book Rebecca C Bartel details how surging evangelical conversions and widespread access to credit cards microfinance programs and mortgages are changing how millions of Colombians envision a more prosperous future Yet programs of financialization propel new modes of violence As prosperity becomes conflated with peace and debt with devotion survival only becomes possible through credit and its accompanying forms of indebtedness A new future is on the horizon but it will come at a price

Responsible Finance and Digitalization Panu Kalmi,Tommi Auvinen,Marko Järvenpää,2022-09-30 The aftermath of the 2008 crisis has substantially increased the regulation of banks and insurance companies and curtailed their risk taking which has shifted much of the risk to their clients firms and consumers At the same time digitalization has encouraged the entry of new firms combining finance and technological innovation a phenomenon known as FinTech The emergence of non

bank financial entities has contributed to the fragmentation of financial services and also opened up new markets Furthermore the growing emphasis on corporate social responsibility has made it increasingly important for financial organizations to care about their public image Drawing together these diverse strands this book examines how the financial sector is evolving and how the existing actors are adapting to the institutional change and to the challenges from new actors and competitors It also addresses the issue of how financial organizations are providing fixes to the challenges at the systemic level and how a healthier more diverse and socially responsible financial sector is beneficial to the operations of the market economy as a whole While there are books that address each of these issues and also books that look at organizational diversity there are few that investigate their interconnectedness Responsible Finance and Digitalization offers a topical overview of the changes that are taking place in the financial sector and how the financial sector itself can contribute to solving global challenges It equips both students at MBA and other levels and practitioners with analytical tools to reflect on this change and to take appropriate action to ensure that their organization can successfully navigate it and create value

Economic Growth and Financial Development Muhammad Shahbaz,Alaa Soliman,Subhan Ullah,2021-09-21 This book looks into the relationship between financial development economic growth and the possibility of a potential capital flight in the transmission process It also examines the important role that financial institutions financial markets and country level institutional factors play in economic growth and their impact on capital flight in emerging economies By presenting new theoretical insights and empirical country studies as well as econometric approaches the authors focus on the relationship between financial development and economic growth with capital flight in the era of financial crisis Therefore this book is a must read for researchers scholars and policy makers interested in a better understanding of economic growth and financial development of emerging economies alike

The Industrial Policy Revolution I Justin Lin Yifu,2013-12-16 This volume is the result of the 2012 International Economic Association s series of roundtables on the theme of Industrial Policy The first New Thinking on Industrial Policy was hosted by the World Bank in Washington D C and the second New Thinking on Industrial Policy Implications for Africa was held in Pretoria South Africa

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